

## IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:	)	
	)	Customer No.: 29052
Thad Kroon, et al.	)	
	)	Confirmation No.: 2503
Serial No.: 10/047,917	)	
	)	Art Unit: 3692
Filing Date: January 14, 2002	)	
	)	Examiner: Frantzy Poinvil
For: SYSTEM AND METHOD FOR OVERTURNING OF	)	
RISK EVALUATION PERFORMED BY RISK	)	
MODEL TO CONTROL FINANCIAL RISK	)	

AMENDMENT AND RESPONSE TO NON-FINAL OFFICE ACTION

Mail Stop Amendment  
 Commissioner for Patents  
 P.O. Box 1450  
 Alexandria, VA 22313-1450

Sir:

Responsive to the non-final Office Action dated April 8, 2008, Attorney for the Assignee submits the following amendments and remarks. In light of these amendments and remarks, Attorney for the Assignee respectfully asserts that all of the claims of the patent application are patentable, and that the application be allowed.

**Amendments to the Claims** are reflected in the listing of claims which begins on page 2 of this paper.

**Remarks** begin on page 8 of this paper.

**Conclusion** begins on page 12 of this paper.

## Certificate of Electronic Delivery

I hereby certify that this correspondence is being electronically filed with the Commissioner for Patents, Mail

Stop: Amendment on July 8, 2008.

Carla E. Key  
 Carla E. Key